

## THE TULSA STAR.

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TULSA, OKLAHOMA

HELP FOR THE MORTGAGER

Satisfactory Method of Borrowing Money Which is Resorted To by Swiss Farmers.

Swiss farmers find it comparatively easy to borrow money of the mortgage banks which exist in many of the cantons. Farm and Home remarks. The chief advantage secured by the farmer in placing a mortgage with the cantonal or state mortgage banks is that he escapes the necessity of repaying the principal of his mortgage in a single payment, and he is practically relieved from the danger of foreclosure.

The interest rate charged by the cantonal mortgage banks is about the same as that collected by other banks. For instance, a farmer wishes to raise a loan of \$10,000 on his property. He secures the money from the cantonal bank at 4 1/2 per cent. He could probably do as well for himself if he went to the private sources, but here is where the cantonal banks help him out. If he went to a private bank to borrow money at 4 1/2 per cent, for a stated number of years he would be required to pay that bank his interest each year and the full amount at the end of the term.

Now, with the cantonal bank he is required each year, in addition to his 4 1/2 per cent, to pay one per cent as amortization. After the first payment he owes the bank \$16,000 less one per cent. Naturally, the second year he must pay interest, not on the \$16,000, but on \$9,000. However, his actual payment is still 5 1/2 per cent of \$10,000. Each year, however, a large portion of the 5 1/2 per cent goes to liquidate the loan. In this way the farmer ultimately pays back the entire loan without having been burdened with one big payment in any year, as he ordinarily would have been. Only in very rare cases are the loans made by these mortgage banks on farm properties foreclosed.

## German School for Clerks.

The Madgeburg Verein Selbstandiger Kaufleute (Madgeburg Association of Independent Merchants) plans to open a school for the special training of women and girls desiring to become shop clerks. The scheme of instruction contemplates courses in the courteous and intelligent treatment of customers, in the art of decorating, modern languages, mathematics, grammar, general commercial knowledge, commercial correspondence and book-keeping.

A one-year course, consisting of twenty hours weekly, is to be given in the above mentioned subjects, the tuition amounting to \$19. The cost of school materials will be about \$5. It is hoped that the new school, in providing its students with theoretical and practical knowledge certain to prove of great value to them in their future work, will bring about a betterment in the social standing of shop clerks, and thus open a field for girls of higher intellectual and educational qualifications than has hitherto been the case. From a Madgeburg Consular Report.

## Time Had Come.

A big, brawny Texan, known for his nasal twang and ability to make money, was paying court to a young woman of his town, when she left Texas for Vancouver, British Columbia. Some time later she married there. When the Texan heard of it—but let him tell his own story:

"D'ye know what I done? I got on the train and I went up there, and I went to see her. And d'ye know what I said to her? I said to her, 'I'm goin' to quit ye. I'm goin' to quit ye right now!'"

## Command "Keep Still" Cruel.

Mr. John Cockburn, speaking to teachers at the London Day Training college, said speech was called into function by the movement of the hand.

"If you want to reach the brain you must do it through the hand, and if you disregard the use of the eyes and hands in education you are placing the brake on all mental development of the child."

"The command to 'keep still' in a school is the greatest cruelty you can possibly impose on children, for to make children keep still for any length of time very often produces deformity."

## The Height of Obstinacy.

Representative Fule was talking about an obstinate financier.

"This man," he said, "is undoubtedly the most obstinate man in Wall street, I may say, in fact, that he is the most obstinate man in the world."

"Why, he is so obstinate and contrary-minded that if he sees a newspaper advertisement headed: 'Don't Read This!' he doesn't read it."

## AFRO-AMERICAN CULLINGS

It has looked out that a number of colored men have been investigating white slave conditions as they affect colored women in and about Chicago, and that they ran upon a number of cases involving a number of supposedly prominent white men in Illinois and other states. Some interesting revelations and startling disclosures are expected soon to be brought to light by the interest of the suppression of the traffic in women. While the investigation was started in behalf of the colored womanhood of Illinois and precipitated by the anti-marriage bills introduced into the Illinois general assembly, it is rumored that the investigations of the colored men will help the white women as well as the colored. It is said that a number of cases have been found more serious than that of Jack Johnson's and that much documentary and other evidences have been secured by the investigators which will be important in arousing the public to that moral awakening which will demand the protection of all the women of Illinois without regard to race, color, condition or nationality. At this time the colored people will be very glad to have the benefits of just such work as is reported as being carried on quietly, while their rights and liberties are being threatened at Springfield.

The introduction of so many anti-intermarriage bills in Illinois, the only result of which can be the further lowering of the Negro citizen in the estimation of the general public, have angered and provoked the Illinois Negroes, as they have not been in many years. During the past six weeks two conferences were held at Springfield, composed of strong representative colored men and women from every section of the state.

The principality of Montenegro is doing a plucky thing. The six great powers of Europe have demanded that the effort to take Scutari shall cease, because the interests of the powers will be disturbed; but, though Montenegro is the smallest of the states of the Balkan alliance, her king and his cabinet have flatly refused to cease their warfare for the reason that she is fighting in the alliance for independence and freedom from the oppression of the "unappealable Turk." She is determined to do her full part, unless she is overwhelmed by the great powers by violent force. The interests of the big powers, as we see it, can better afford some disturbance and readjustment than can the oppressed suffer longer postponement of liberty. The "interest" in all lands have demanded too much against inalienable human rights. Bravo! to Montenegro for her stand which she takes as against all big Europe, for her rights to secure and enjoy liberty. What kind of a Negro is this Montenegro anyhow? She is the right kind. The word means a region of black mountains. Mountains, mark you, not sand hills.

Our African Methodist brethren are suffering just now, heavy loss of leaders. Bishop Salters has passed away in South Carolina; Bishop Turner of Georgia has been retired on account of senility and Bishop Derrick has recently sick at his home in Flushing, N. Y. The writer has long personally known these men, who have ranked well among the strong men of the leadership of the Negro race in America. We feel their passing from the stage as a part of the ordained tragedy of mortal life.

Natural colored crash is made up into a bag which answers for a variety of purposes, since its drawstring top, when opened, discloses two pockets, one hanging somewhat below the other. In addition there are outside pockets lined with oil silk and sufficiently large to accommodate a pair of footboards or a few small pieces of soiled linen. These receptacles are creased embroidered or decorated with an applique design in linen of a contrasting shade.

The word has gone forth that the prospects are good for the glaucous crop of the present season. This crop is one for which there is no local demand whatever, but the entire product of this country, which is considerable, is sent to Hong Kong, where it is distributed over the entire Chinese kingdom. The amount exported in 1910, 94,000 pounds, was considerably less than that of the previous year, which reached 160,000 pounds, and that for the year 1908 was 146,933 pounds.

Uruguay imports much paper and syrup from the United States.

One of the finest audiences that ever assembled in Chicago was present at Orchestra hall to witness the first exhibition of the moving pictures of "A Day at Tuskegee." Both white and colored were seated in the boxes, on the main floor, in the balcony and gallery and from interviews of many present, the pictures were not only pleasing and instructive but gave a splendid idea of Tuskegee which has become the leading industrial institute of the world. Three thousand feet in three reels containing 100 scenes of vocational activities were exhibited, now making it possible for millions of American citizens to get an opportunity to see just what has been accomplished at this world famed school. Plans for the entertainment had been artistically arranged and carried out to perfection. The splendidly trained chorus opened with a selection, "Bohemia." During the changing of the reels folk songs were rendered to the delight of the large and appreciative audience. The pictures began by showing a life size photo of Dr. Booker T. Washington, followed by the shack in which the school was started in 1881, and continued through the evolutionary stages to the institute's growth with its increasing buildings, departments and trades to its present mammoth growth and development. The activities of the school were vividly portrayed in all its departments and phases with its scores of teachers and pupils at work in class rooms, at play and upon the drilling fields. It was indeed a wonderful exhibition of the mighty brain of a Negro, his management and achievement. Members of the race seemed greatly encouraged at the thrilling and inspiring sights and the white people took as great a part in the applause as did colored people. The pictures were educational from every viewpoint.

The negro of Texas can best advance his own interest by developing a spirit of enterprise. Enterprise has changed Texas from a wilderness to a civilized country. It felled the trees, built the cities, banks, railroads and schools. The negro has the ability to do anything that man has done. He is well adapted to the climate; his physical makeup is well developed, full of strength and vigor. He can think keenly and quickly. What he needs is energy, initiative—a spirit of enterprise. In nearly every line of business there is a place for the man who will take it, and make good. The negro can have real estate offices if he will be truthful, honest and energetic—if he will go into it with energy, with enterprise, put life into it, make it go. But he must work out and shape his own destiny. Take the farm, for instance. If the negro farmer in Texas will put his brains into the soil and use up-to-date farming methods; if he will have his lands analyzed and see what it takes to make it produce cotton or corn, potatoes, or wheat, rice or barley; if he will send to the factory and get fertilizers and work them into the soil, he will make one acre of land yield more than four times as much as it would under the old-fashioned method. The negro should buy every foot of land he can get in Texas, become a citizen, an owner of land. It will give him self-respect.

A second electric railway is to be built to connect Jacksonville and St. Augustine, Fla.

It is quite certain that potatoes will not mix in the hill any more than chickens will mix in the nest, but this does not prevent a change in potatoes in the hill, not due to mixing, but to the tendency of all living things to "sport." There will be occasional ears of red corn when no red kernels are planted, and red corn can be propagated by planting these red kernels; so too there be variations in potatoes, and new varieties may be propagated by planting these sports. Ordinarily, new varieties are obtained by planting the seeds grown on the potato tops, and these seeds will mix because they are seeds—the potatoes are merely swollen places in the roots.

For preparing grape fruit for the table quickly there has been invented a knife with a curved, saw-edged blade.

An Illinois inventor has patented a box that unfolds and displays each piece of candy it contains.

Widows oft rush in where young girls fear to tread.

## POULTRY

## ROOST CLOSET FOR POULTRY

Considerable Stress Laid on Curtain in Front of House at Maine Experiment Station.

In the curtain-front type of poultry house used at the Maine experiment station a feature of the original plan on which considerable stress was laid was the canvas curtain in front of the roosts.

This curtain, together with the back wall of the house and the droppings board under the roosts, formed a closet in which the birds were shut up at night during cold weather. When the curtain-front house was first devised it was thought essential to provide such a closet to conserve the body heat of the birds during the cold nights when the temperature might go well below zero. Experience has shown, however, that this was a mistake. Actual test shows that the roosting closet is of no advantage, even in such a severe climate as that of Orono. On the contrary, the birds certainly thrive better without the roost curtain than with it. It has been a general observation among users of the curtain front type of house that when the roost curtains are used the birds are particularly susceptible to colds. It is not hard to understand why this should be so. The air in a roosting closet when it is opened in the morning is plainly bad. The fact that it is warm in no way offsets physiologically the evils of its lack of oxygen and excess of carbon dioxide, ammoniacal vapors, and other exhalations from the bodies of the birds.

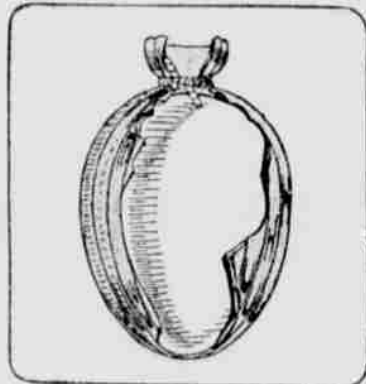
For some time past it has been felt that the roosting closet was at least unnecessary, if not in fact a positive evil. Consequently the time of beginning to close the roost curtain in the fall has been each year longer delayed. Finally, in the fall of 1910, it was decided not to use these curtains at all during the winter. Consequently they were taken out of the house, or spiked to the roof, as the case might be. The winter of 1910-11 was a severe one. On several occasions the temperature dropped to 30 degrees below zero. Yet during this winter the mortality was exceptionally low and the egg production exceptionally high.

In view of this experience the station has decided to discontinue the use of the roost curtain. It would seem to be generally undesirable or at least unnecessary.

## FOR SHIPPING EGGS SAFELY

Holder Made of Corrugated Straw-board is Provided With Small Hole at Each End.

This egg holder is made from corrugated strawboard, the egg being inserted by opening an overlapping joint at the side. The container is provided with a small hole at each end so that



Safety Egg Holder.

it may be opened and closed without tearing it, says the Popular Mechanic. The holder is adapted for sending eggs safely by parcel post, or carrying them with the least possibility of breakage.

## POULTRY NOTES

Extreme cold and extreme hot weather affect hens alike.

Eggs shipped by express are often quivered by baggage smashers.

The well-fed and well-cared-for fowl is the one that brings the profit.

When the old hen begins to lay and whip her chicks it's time to wean them.

Fall chickens find a good market as roasters during January, February and March.

The poultry industry is growing beyond the hopes of its most radical friends.

Egg shells may be utilized a second time if crushed and turned over to the chickens.

## Constipation Needn't Worry old People

Hot Springs, Arkansas, Furnishes Hot Springs Liver Buttons, a Remedy that has Proved a Boon to all who are Bothered with Sluggish Liver and Inactive Bowels.

Great discoveries are expected from the world's greatest sanitarium, which always has attracted the foremost medical minds of the country.

But in offering through the retail druggists of the country the newest formula for constipation, Hot Springs, Arkansas, has outdone all previous efforts.

Don't take chances any longer with calomel or harsh, violent cathartics of any kind.

If your liver bothers you or you have constipation the best remedy you can take is HOT SPRINGS LIVER BUTTONS. Take one to-night; you'll know to-morrow that at last you've found a perfect, blissful laxative.

Take one every night if you want to drive away that blue feeling, banish pimples and sallow skin and be free from bad breath, coated tongue and headache. 25 cents everywhere.

For sample write Hot Springs Chemical Co., Hot Springs, Ark.

## Cheese in Quantity.

This country last year imported more than \$2,872,000 worth of Swiss cheese, and the amount is constantly being increased.

To Relieve the Pain of a Burn Instantly, apply one of our ointments in one day, using the wonderful, old reliable DR. PORTER'S ANTISEPTIC HEALING OIL. Relieves pain and heals at the same time. See box, 10c.

The great thing in the world is not so much to seek happiness as to earn peace and self-respect.—Huxley.

Water in bluing is adulteration. Glass and water makes liquid blue costly. Buy Red Cross Ball Blue. Adv.

One hen on a nest is worth two roosters on a roost.

## "Who's Ahead"

The winner is always the person who possesses a keen appetite, and enjoys perfect digestion—whose liver is active and bowels regular. The sickly person lacks the stamina and strength necessary to win. They should try

## HOSTETTER'S STOMACH BITTERS

It tones, strengthens and rebuilds the entire system. Begin today. Avoid substitutes.

## SPECIAL TO WOMEN

Do you realize the fact that thousands of women are now using

## Paxtine

A Soluble Antiseptic Powder

as a remedy for mucous membrane affections, such as sore throat, nasal or pelvic catarrh, inflammation or ulceration, caused by female ills? Women who have been cured say "it is worth its weight in gold." Dissolve in water and apply locally. For ten years the Lydia E. Pinkham Medicine Co. has recommended Paxtine in their private correspondence with women.

For all hygienic and toilet uses it has no equal. Only 50c a large box at Druggists or sent postpaid on receipt of price. The Paxton Toilet Co., Boston, Mass.

## ALBERTA

## THE PRICE OF BEEF

160 ACRES FARMS IN WESTERN CANADA FREE

For years the Province of Alberta (Western Canada) was the Big Ranching Country. Many of these ranches today are immense grain fields and the cattle have given place to the cultivation of wheat, oats, barley and flax; the change has made many thousands of Americans, settled on these plains, wealthy, but it has increased the price of live stock. There is a splendid opportunity now to get a

## Free Homestead

of 160 acres (and another as a pre-emption) in the newer districts and produce either cattle or grain. The crops are always good, the climate is excellent, schools and churches are convenient, the state splendid, in either Manitoba, Saskatchewan or Alberta. Send for literature, the latest information railway rates, etc., to

G. A. COOK, 125 W. 9th STREET, KANSAS CITY, MO. or address Superintendent of Immigration, Ottawa, Canada.